

**「創興信用卡持卡人合約」、「創興銀聯雙幣信用卡持卡人合約」及
「創興公司信用卡持卡人合約」之更新通知**

親愛的客戶：

謹此通知，因應《合約(第三者權利)條例》(香港法例) 即將生效，由2016年1月1日(「生效日」)起，本行的「創興信用卡持卡人合約」、「創興銀聯雙幣信用卡持卡人合約」及「創興公司信用卡持卡人合約」將被更新如下：

甲. 適用於「創興信用卡持卡人合約」及「創興銀聯雙幣信用卡持卡人合約」

1. 以下新第13條載入現有的第12條之後：

13. 第三者權利

本合約立約方以外的其他人(在本條下稱「第三者」)，並沒有《合約(第三者權利)條例》項下享有強制執行本合約任何條款的權利或其他任何利益。為免疑問，本合約可被撤銷、更改或補充，而在所有情況下毋須徵求第三者的同意或給予第三者任何通知。

2. 重訂條次

現有的第13至第20條之條次則應順序重訂為第14條至第21條。

乙. 適用於「創興公司信用卡持卡人合約」

1. 以下新第13條載入現有的第12條之後：

13. 第三者權利

本合約立約方以外的其他人(在本條下稱「第三者」)，並沒有《合約(第三者權利)條例》項下享有強制執行本合約任何條款的權利或其他任何利益。為免疑問，本合約可被撤銷、更改或補充，而在所有情況下毋須徵求第三者的同意或給予第三者任何通知。

2. 重訂條次

現有的第13至第18條之條次則應順序重訂為第14條至第19條。

經修訂之「創興信用卡持卡人合約」、「創興銀聯雙幣信用卡持卡人合約」及「創興公司信用卡持卡人合約」將適用於與本行在生效日或之後訂立的合約及受其約束。另外，如閣下於生效日後繼續使用任何上述「信用卡持卡人合約」項下之服務，閣下將被視為已接受上述修訂。

如閣下有任何查詢，請聯絡本行任何分行或致電客戶服務熱線3768 8888。

創興銀行有限公司 謹啟

2015年12月

Notice of Updating of the “Chong Hing Credit Card Cardholder Agreement”, “Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement” and “Chong Hing Corporate Credit Card Cardholder Agreement”

Dear Customer(s),

In order to cater for the new “Contract (Rights of Third Parties) Ordinance” (Laws of Hong Kong), please be informed that the Bank’s “Chong Hing Credit Card Cardholder Agreement”, “Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement” and “Chong Hing Corporate Credit Card Cardholder Agreement” will be updated as below:

A. Applicable to “Chong Hing Credit Card Cardholder Agreement” and “Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement”

1. To insert the following new Clause 13 after the existing Clause 12:

13. Rights of Third Parties

A person who is not a party to this Agreement (called “third party” under this Clause) will have no right under the Contracts (Rights of Third Parties) Ordinance to enforce any provision of this Agreement or to enjoy any other benefit. For the avoidance of doubt, this Agreement may be rescinded, varied or supplemented without consent by, or notice to, any third party in all circumstances.

2. Renumbering of Clauses

The existing Clause 13 to Clause 20 shall be renumbered as Clause 14 to Clause 21 in sequence order.

B. Applicable to “Chong Hing Corporate Credit Card Cardholder Agreement”

1. To insert the following new Clause 13 after the existing Clause 12:

13. Rights of Third Parties

A person who is not a party to this Agreement (called “third party” under this Clause) will have no right under the Contracts (Rights of Third Parties) Ordinance to enforce any provision of this Agreement or to enjoy any other benefit. For the avoidance of doubt, this Agreement may be rescinded, varied or supplemented without consent by, or notice to, any third party in all circumstances.

2. Renumbering of Clauses

The existing Clause 13 to Clause 18 shall be renumbered as Clause 14 to Clause 19 in sequence order.

The updated “Chong Hing Credit Card Cardholder Agreement”, “Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement” and “Chong Hing Corporate Credit Card Cardholder Agreement” will apply to all contracts entered into with the Bank on or after the Effective Date. If you continue to use any of the services under these “Credit Card Cardholder Agreement” after the Effective Date, you will be deemed to have accepted the above amendments.

Please contact any of our branches or our Customer Services Hotline at 3768 8888 if you have any enquiries.

Chong Hing Bank Limited
December 2015